

Section XII

# Housing

# Assisted Living Demonstration Project

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## Description:

Assisted living is designed for people who want to live in a community setting and who need help with activities of daily living (ADLs), but who do not need nursing home care. It combines housing, supportive services, personalized assistance and health care to help individuals with daily activities. The Assisted Living Demonstration Project provides subsidized assisted living to persons who reside in specific affordable housing complexes. These complexes include many state funded congregate housing communities, some HUD facilities that are funded by the Department of Economic and Community Development (DECD) and four affordable assisted living demonstration sites.

The Demonstration Project is a collaborative effort with the Department of Social Services (DSS), Department of Public Health, DECD, Connecticut Housing Finance Authority and Office of Policy and Management. Applicants for subsidized assisted living are subject to the same eligibility that is required for the Connecticut Home Care Program for Elders. Demonstration participants receive assisted living services through an assisted living services agency, which is licensed by the Department of Public Health and is under contract with the housing community.

A portion of participants' costs for assisted living services may be subsidized by the DECD or by DSS through the Connecticut Home Care Program for Elders. Depending upon their income, participants may be required to contribute to the cost of their care. This contribution is in addition to rent, core services paid to the housing community and payments for non-covered services.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must meet eligibility requirements for residency stipulated by the housing community in which subsidized assisted living is offered.
- Must be age 65 years or older.
- Must be a Connecticut resident.
- Must be at risk of nursing home placement
- Individuals must have assets less than or equal to \$32,868, couples must have assets less than or equal to \$43,824.

### Service Areas:

Bethel	Hartford	Norwalk
Bristol	Middletown	Norwich
Glastonbury	New Haven	Orange
Hamden	Noank	Pomfret

Ridgefield  
Rockville/Vernon  
Seymour

Simsbury  
South Norwalk  
Stamford

Storrs  
Talcottville

Program Year:  
July 1 – June 30

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**Contact Information:**

Connecticut Home Care Program  
Department of Social Services  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: (800) 445-5394

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**Related Information:**

[Connecticut Home Care Program for Elders, refer to page X – 9.](#)

# CHERISH Elder Shelter Program

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## Description:

The CHERISH Elder Shelter Program is an emergency shelter program that provides short-term, safe housing for victims of domestic abuse who are age 60 or older. The domestic abuse can be physical, emotional, verbal or financial; it occurs in the victim's home and is perpetrated by a person known to the victim. The CHERISH program also provides counseling, advocacy with court procedures in cases of arrest and emotional support. In addition, it offers educational programs about elder abuse to the community including police departments, hospitals, senior centers, church groups and civic groups. It offers a support group for women age 60 and older who are victims of abuse, home visits, assistance with finding appropriate permanent housing and with obtaining restraining orders and referrals to other agencies, including those that provide legal assistance and to the Department of Social Services' Protective Services for the Elderly Program.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Any person age 60 or older who resides in Connecticut and is in need of shelter services.
- Families and concerned individuals are encouraged to call for information and referrals.

### Service Areas:

Statewide

### Program Year:

N/A

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## Contact Information:

For information on services:

CHERISH Program

Telephone: 203-736-2601 Ext. 354

For brochures or additional information. Write or email:

CHERISH  
Umbrella Domestic Violence Program  
435 East Main Street  
Ansonia, CT 06401  
Email: [umbrella@bghealth.org](mailto:umbrella@bghealth.org)

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### **Related Information:**

*[Homeless Shelters, Transitional Housing/Shelters and Emergency Shelters, refer to page XII – 21.](#)*

*[Protective Services for the Elderly Program, refer to page XIV – 20.](#)*

*[Security Deposit Guarantee Program, refer to page XII – 46.](#)*

# Congregate Housing for the Elderly Program

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## Description:

The Connecticut Housing Finance Authority (CHFA) and the Department of Economic and Community Development (DECD) jointly administer the Congregate Housing for the Elderly program. Congregate Housing offers frail elders housing and supportive services to frail elders, age 62 or older. Residents have apartments that include a private kitchen and private bath. All units are equipped with emergency call systems, and all communities have a resident services coordinator to help residents arrange for community-based services, as they are needed. Rents are based on income and subsidized by the Rental Assistance Program administered by DECD.

Residents must have temporary or periodic difficulties with one or more activities of daily living and must meet the established criteria of a local selection committee, which is approved by the Department of Economic and Community Development. At a minimum these communities provide one main meal in a communal setting, light housekeeping and 24-hour security. Transportation and socio-recreational services may also be provided. Some congregate communities also offer assisted living services provided by a licensed Assisted Living Services Agency. These communities offer additional services that may include personal care, additional meals, nursing services and medication management.

Congregate housing is not licensed; therefore, staff may not dispense medication or provide nursing services, unless the congregate site also provides assisted living services.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must have an annual income that is no more than 80 percent of the area's median income, refer to [Appendix I](#) for the HUD income guidelines.
- Must be at least 62 years of age.
- Must meet criteria established by a local selection committee, which includes but is not limited to:
  - a physical and functional assessment of frailty;
  - an evaluation of housing conditions and living arrangements; and
  - an assessment of daily living needs.

### Service Areas:

Bethel  
Bristol

Danielson/Killingly  
Enfield

Glastonbury  
Groton

Hamden  
Hartford  
Manchester  
Middletown  
Naugatuck  
New Haven

Noank  
Norwalk  
Norwich  
Orange  
Pomfret  
Ridgefield

Simsbury  
South Norwalk  
Stamford  
Trumbull  
Rockville/Vernon

Program Year:

July 1 – June 30 for Rental Assistance

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## Contact Information:

For a list of Congregate Housing for the Elderly communities call:

Department of Economic and Community Development  
505 Hudson Street  
Hartford, CT 06106  
Telephone: 860-270-8171

Connecticut Housing Finance Authority  
999 West Street  
Rocky Hill, CT 06067  
Telephone: 860-571-4376

For general questions and information on unit availability for a particular community, contact the housing community directly.

For questions on funding opportunities associated with the construction of new communities call the Department of Economic and Community Development.

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## Related Information:

[Assisted Living Demonstration Project, refer to page XII – 1.](#)

[Congregate Housing Services Program, refer to page XII – 7.](#)

[Supportive Housing for the Elderly Program \(Section 202\), refer to page XII – 48.](#)

# Congregate Housing Services Program

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## Description:

The Congregate Housing Services Program (CHSP) is designed to provide meals and services to frail elderly individuals and to persons with disabilities. The purpose of the program is to prevent unnecessary institutionalization; improve management's capacity to assess service needs of its residents; coordinate the provision of supportive services to meet the needs of eligible residents and to ensure long-term provision of such services. The CHSP operates in certain housing communities, usually located in rural areas and part of the U.S. Rural Housing Services' housing portfolio. The Aging Services Division of the Department of Social Services receives funds from the U.S. Department of Housing and Urban Development (HUD) to provide CHSP services. CHSP services are available in selected housing communities in Eastern and Western Connecticut. Senior Resources and the Western Connecticut Area Agency on Aging operate the CHSP in their respective regions. There is also a CHSP grantee in Mansfield, Connecticut.

A Resident Services Coordinator (RSC) provides site-to-site monitoring of the CHSP program and ensures that appropriate service plans are developed and implemented for eligible residents.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

#### Individuals

- Must be 62 years of age or older.
- Must meet the established criteria of the local selection committee, including but not limited to:
  - physical and functional assessment of frailty, which is difficulty with at least three activities of daily living;
  - housing conditions and living arrangements
  - daily living needs.
- Participants must pay 10 percent of the cost of support services.

### Service Areas:

Danielson  
Mansfield  
Moosup  
Naugatuck

Newtown  
Plainfield  
Putnam

Southbury  
Willimantic  
Woodbury



Program Year:  
Varies by region.

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### **Contact Information:**

Cheryl Jackson  
Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5640

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### **Related Information:**

[Assisted Living Demonstration Project, refer to page XII – 1.](#)  
[Congregate Housing for the Elderly Program, refer to page XII – 5.](#)

# Continuing Care Facilities (CCFs)

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## Description:

Continuing Care Facilities (CCFs), formerly known as Continuing Care Retirement Communities, provide residents, through contractual agreements, lifetime shelter and access to a wide variety of services, including long-term health services. Each resident pays a substantial entrance fee and monthly fees in exchange for a living unit and access to services. Entrance fees and monthly service fees vary significantly by community and may be considered costly. The amount of long-term care included in the contract, the type of living unit chosen and whether one person or a couple occupies the unit can influence costs. Communities have different policies regarding the availability and terms of entrance-fee refunds. Various levels of care such as independent living, assistance with daily activities and nursing home care are typically provided on CCF campuses. As their needs change, residents are usually able to move from one level of care to another without leaving the community. If a CCF does not have a health center on campus, it often has an arrangement with a nearby healthcare facility to admit its residents on a priority basis.

CCFs are not licensed by the state. Specific components of each CCF's health care package such as skilled nursing and assisted living services are licensed as health services. A CCF is not allowed to offer or enter into a continuing care contract unless it is registered with the Department of Social Services and meets certain disclosure requirements. The continuing care contract is a legal agreement between the resident and CCF that specifies the rights and obligations of both parties. Potential residents should consult with legal and financial advisors before signing this agreement.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Eligibility requirements vary by community. Individuals should contact the community for which they have an interest to inquire about eligibility requirements.

### Service Areas:

Bloomfield  
Bridgeport  
Brooklyn  
Cheshire  
Chester  
Cromwell

Essex  
Hamden  
Manchester  
Mystic  
North Branford

Redding  
Southbury  
Stamford  
Wallingford  
West Hartford

Program Year:

Communities are required to update information filed with the Department of Social Services annually, 150 days after the end of the CCF's financial year.

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**Contact Information:**

Contact individual providers for details about a specific community.

For general information contact:

Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5284 or 800-443-9946

For information regarding Disclosure Statements call the Department of Social Services' Audit Unit at:

Telephone: 860-424-5103

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**Related Information:**

N/A

# Elderly Rental Assistance Program

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## Description:

The Department of Economic and Community Development (DECD) administers the Elderly Rental Assistance Program, a non-entitlement program that provides rental assistance to low-income elderly persons who reside in state-assisted rental housing for the elderly. Communities operating under the Housing for Elderly Persons and Congregate Housing for the Elderly programs may offer rental assistance to residents. Residents who pay more than 30 percent of their adjusted gross income less a utility allowance towards rent may receive rental assistance to help reduce their housing costs to 30 percent of their adjusted gross income. The Elderly Rental Assistance Program is dependent upon the availability of funds and may not be available to all in need.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must currently pay more than 30 percent of adjusted gross income, for a one-bedroom dwelling, less a utility allowance, towards rent.
- Must reside in state-financed elderly housing.

### Service Areas:

Housing for Elderly Persons and Congregate Housing for the Elderly are available in:

Ashford	East Hampton	Meriden
Ansonia	East Hartford	Middletown
Baltic	East Haven	Milford
Bethel	East Lyme	Monroe
Branford	Ellington	Moosup
Bridgeport	Enfield	Morris
Bristol	Fairfield	Naugatuck
Brookfield	Farmington	New Britain
Canaan	Gales Ferry	North Branford
Canton	Glastonbury	New Haven
Centerbrook	Greenwich	New London
Cheshire	Groton	Noank
Clinton	Guilford	North Grosvenordale
Colchester	Hamden	North Haven
Coventry	Hartford	Norwalk
Danielson	Jewett City	Norwich
Danbury	Kensington	Orange
Darien	Litchfield	Oxford
Deep River	Manchester	Pawcatuck
Derby	Marlborough	Plainville

Pomfret  
Portland  
Preston  
Putnam  
Ridgefield  
Riverdale  
Rockfall  
Rocky Hill  
Rockville  
Saugatuck  
Seymour  
Shelton  
Simsbury

Somers  
Southington  
South Norwalk  
South Windsor  
Storrs  
Stafford Springs  
Stamford  
Stratford  
Suffield  
Terryville  
Thomaston  
Tolland  
Torrington

Trumbull  
Uncasville  
Voluntown  
Wallingford  
Waterbury  
Wethersfield  
Willimantic  
Winsted  
Windsor  
Windsor Locks  
Woodstock

Program Year:  
July 1 – June 30

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### **Contact Information:**

Department of Economic and Community Development  
505 Hudson Street  
Hartford, CT 06106  
Telephone: 860-270-8000  
Email: [DECD@po.state.ct.us](mailto:DECD@po.state.ct.us)  
Website: [www.ct.gov/ecd](http://www.ct.gov/ecd)

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### **Related Information:**

[\*Congregate Housing for the Elderly Program, refer to page XII – 5.\*](#)  
[\*Rental Housing for Elderly Persons Program, refer to page XII – 33.\*](#)

# Eviction and Foreclosure Prevention Program

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## **Description:**

The Eviction and Foreclosure Prevention Program is a statewide program designed to prevent evictions and foreclosures through mediation and a Rent Bank. The program is administered through the Department of Social Services, which contracts with community-based agencies to operate the program.

The program has two key components, mediation and a rent bank. A trained mediator acts as a third party facilitator to help a tenant and landlord (or a homeowner and mortgage holder) develop mutually agreed upon solutions to identified problems. Such problems may include back rent or mortgage payments, repairs, housing code violations and communication problems.

The Rent Bank provides funds to eligible families to help pay rent or mortgage arrears. Up to \$1,200 is available per family within an 18-month period, but only the minimum amount necessary to stop the eviction or foreclosure is granted. Tenants and homeowners are expected to contribute as much as they can to reduce the arrearage. Funds that are committed to the family on the Rent Bank Agreement are paid directly to the family's landlord or mortgage holder.

Potential participants may be self-referred to the program or referred through an agency. Potential participants must complete an application process, which includes income verification. Families must demonstrate a non-recurring hardship, which may include; loss of income or an increase in expenses, loss of employment, medical disability or emergency; loss of delay in receipt of benefits, natural or man-made disaster or substantial and permanent change in household composition. A family may consist of a single individual, roommates, an extended family, or a one-or-two parent family.

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## **Eligibility Requirements, Service Areas and Program Year:**

### **Eligibility Requirements:**

- Must reside in Connecticut.
- Must be in immanent danger of foreclosure or eviction.
- Must be able to document a non-recurring hardship that led to falling behind on rent or mortgage payments.
- Must live in affordable housing, which typically means that individuals pay less than 60 percent of their income towards rent.
- Must have a gross family income at or below 60 percent of the state median income, refer to [Appendix E](#).

Service Areas:

Statewide

Program Year:

July 1 – June 30

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## Contact Information:

Jerome Stalling  
Department of Social Services  
Social Work Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5427

Access Agency  
1315 Main Street  
Willimantic, CT 06226  
Telephone: 860-450-7400

Towns Served:

Tolland

Willimantic

Windham

136 Main Street, Suite 202  
Danielson, CT 06239  
Telephone: 860-774-0418

Towns Served:

Andover  
Ashford  
Ballouville  
Bolton  
Brooklyn  
Canterbury  
Chaplin  
Columbia  
Coventry  
Danielson  
Dayville  
East Killingly  
Eastford

Ellington  
Hampton  
Hebron  
Killingly  
Mansfield  
Moosup  
North Grosvenordale  
Plainfield  
Pomfret  
Putnam  
Rockville  
Rogers  
Scotland

Somers  
South Killingly  
Stafford  
Stafford Springs  
Sterling  
Thompson  
Union  
Vernon  
Wauregan  
Willington  
Woodstock

New Opportunities, Inc.  
232 North Elm Street  
Waterbury, CT 06704  
Telephone: 203-575-4248

Towns Served:

Bantam  
Barkhamsted  
Bethlehem  
Cheshire  
Colebrook  
Goshen  
Hartland  
Harwinton  
Kent  
Litchfield

Middlebury  
Morris  
Naugatuck  
New Hartford  
Norfolk  
North Field  
Oakville  
Prospect  
Southbury  
Thomaston

Torrington  
Warren  
Waterbury  
Watertown  
Winchester  
Winsted  
Wolcott  
Woodbury

NEON  
98 South Main Street  
165 Flax Hill Road, 3<sup>rd</sup> Floor  
Norwalk, CT 06854  
Telephone: 203-899-1064

Towns Served:

Darien  
Greenwich  
New Canaan

Norwalk  
Stamford  
Weston

Westport  
Wilton

Community Mediation  
32 Elm Street  
New Haven, CT 06510  
Telephone: 203-782-3500

Towns Served:

Branford  
East Haven

Hamden  
New Haven

North Haven  
West Haven

Dispute Settlement Center  
134 Old Ridgefield Road  
Wilton, CT 06897  
Telephone: 203-834-2880



Dispute Settlement Center continued

Towns Served:

Bridgeport  
Easton

Fairfield  
Monroe

Stratford  
Trumbull

HRA-NB

336 Arch Street

New Britain, CT 06051

Telephone: 860-225-1084 Ext. 321

Town Served:

New Britain

TVCCA

83 Huntington Street

New London, CT 06320

Telephone: 860-444-0006 Ext. 113

Towns Served:

Baltic

Bozrah

Colchester

East Lyme

Franklin

Griswold

Groton

Jewett City

Lebanon

Ledyard

Lisbon

Lyme

Montville

Mystic

New London

North Stonington

Norwich

Old Lyme

Preston

Salem

Sprague

Stonington

Voluntown

Waterford

New Opportunities of Greater Meriden

191 Pratt Street

Meriden, CT 06451

Telephone: 203-237-6957 Ext. 11

Towns Served:

Berlin

Kensington

Meriden

Plantsville

Southington

Wallingford

BCO

55 South Street

Bristol, CT 06010  
Telephone: 860-589-8623  
BCO continued

Towns Served:

Bristol  
Burlington

Farmington  
Plainville

Plymouth  
Terryville

Housing Mediation Danbury (CACD)  
66 North Street  
Danbury, CT 06810  
Telephone: 203-748-4941 Ext. 107

Towns Served:

Bethel  
Bridgewater  
Brookfield  
Canaan  
Canton  
Cornwall

Danbury  
New Fairfield  
New Milford  
Newtown  
North Canaan  
Redding

Ridgefield  
Roxbury  
Salisbury  
Sharon  
Sherman  
Washington

CRT

395 Wethersfield Avenue  
Hartford, CT 06114  
Telephone: 860 560-5881 or  
860-560-4011

Towns Served:

Amston  
Avon  
Bloomfield  
Collinsville  
East Granby  
East Hartford  
East Windsor  
Enfield

Glastonbury  
Granby  
Hartford  
Manchester  
Marlborough  
Newington  
Rocky Hill  
Simsbury

South Windsor  
Suffield  
West Hartford  
Wethersfield  
Windsor  
Windsor Locks

CRT

282 Main Street Extension  
Middletown, CT 06457  
Telephone: 860-347-4465 Ext. 230

## CRT (Middletown) continued

### Towns Served:

Chester	Essex	Moodus
Clinton	Guilford	North Branford
Cromwell	Haddam	Northford
Deep River	Madison	Old Saybrook
Durham	Middlefield	Portland
East Haddam	Middletown	Westbrook
East Hampton		

### TEAM

30 Elizabeth Street

Derby, CT 06418

Telephone: 203-736-5420 Ext. 1236

### Towns Served:

Ansonia	Milford	Shelton
Beacon Falls	Orange	Woodbridge
Bethany	Oxford	
Derby	Seymour	

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## Related Information:

[Housing Counseling Agencies, refer to page XII – 25.](#)

# Home Share Program

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## Description:

The Department of Social Services funds three programs that provide interested individuals with an opportunity to “home share”. Home sharing is an arrangement between two parties in which one shares his or her home with another in exchange for a financial contribution to household expenses, services, companionship or some combination. Home share programs match single adults who are having difficulty maintaining their homes because of financial, social or physical needs with other adults who need decent, affordable housing and/or do not want to live alone. Program staff interview potential home sharers and home seekers to identify those with complimentary needs. Program participants must provide references and background information, which are screened and checked by program staff. Staff introduce individuals found to be compatible, help them to develop a home-sharing agreement, offer follow-up counseling when a match is made and/or refer persons to other appropriate services when necessary.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- One person in each home share match must be at least 55 years of age.

### Service Areas:

For towns serviced by the Agency on Aging of South Central Connecticut refer to [Appendix A](#) .

For towns serviced by the North Central Area Agency on Aging refer to [Appendix A](#)

For towns serviced by Senior Resources Eastern Area Agency on Aging refer to [Appendix A](#) .

### Program Year:

July 1 – June 30

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## Contact Information:

Princess Pharham  
North Central Area Agency on Aging  
New Park Office and Conference Center  
151 New Park Avenue, Suite 15  
Hartford, CT 06106  
Telephone: 860-724-6443  
Fax: 860 251-6107  
Website: [www.ncaaact.org](http://www.ncaaact.org)

Joyce Gootkin  
Senior Resources, Eastern Area Agency  
on Aging  
4 Broadway, 3<sup>rd</sup> Floor  
Norwich, CT 06360  
Telephone: 860-887-3561  
Fax: 860-886-4736  
Website: [www.seniorresourcesec.org](http://www.seniorresourcesec.org)

Beverly Kidder/Jessica Sirella  
Agency on Aging of South Central  
Connecticut  
One Long Wharf Drive  
New Haven, CT 06511  
Telephone: 203-785-8533  
Fax: 203-785-8873  
Website: [www.aoapartnerships.org](http://www.aoapartnerships.org)

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### **Related Information:**

N/A

# Homeless Shelters, Transitional Housing/Shelters and Emergency Shelters

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## **Description:**

### *Homeless Shelters:*

Homeless shelters provide individuals with a temporary place to stay. Stays usually last three days to one week in a dormitory-style setting. Some shelter programs provide motel vouchers for people who are homeless. Homeless shelters may be open to anyone or they can restrict stays to specific individuals based upon their age, gender or situation.

### *Transitional Housing:*

Transitional housing programs provide extended shelter and supportive services to individuals who are homeless. The goal is to help such persons and/or families live independently and transition into permanent housing. Some of these programs may require that individuals or families be transitioning from a short-term emergency shelter. The length of time one is allowed to stay in this setting varies from a few months to a couple of years. Transitional housing is generally provided in apartment-style facilities, which may provide services directly or may coordinate with public or private agencies to provide services. Certain programs may be limited to specialized groups within the homeless population, such as, victims of domestic violence or those with mental illness, AIDS/HIV or substance abuse problems.

### *Emergency Shelters:*

Emergency shelters provide decent, safe and sanitary temporary emergency shelter and case management services to homeless individuals, at least 18 years of age or emancipated minors and families. The length of stay in these shelters is not usually longer than 90 days.

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## **Eligibility Requirements, Service Areas and Program Year:**

### Eligibility Requirements:

- Eligibility varies by program.
- Some programs may require that persons be referred.
- Some programs work with particular groups of people within the homeless population.

### Service Areas:

Statewide

### Program Year:

July 1 – June 30

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## Contact Information:

For more information or for a list of homeless, transitional and emergency shelters call 2-1-1 (formerly known as Infoline).

A list of shelters can also be obtained from:

Connecticut Coalition to End Homelessness  
77 Buckingham Street  
Hartford, CT 06106  
Telephone: 721-7876  
Fax: 860-257-1148  
Website: [www.cceh.org](http://www.cceh.org)

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## Related Information:

[\*CHERISH Elder Shelter Program, refer to page XII – 3.\*](#)  
[\*Security Deposit Guarantee Program, refer to page XII – 46.\*](#)

# Housing Choice Voucher Program (Section 8)

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## **Description:**

The Housing Choice Voucher Program (Section 8), which is funded through the Department of Housing and Urban Development (HUD) is administered through local Public Housing Authorities and the Department of Social Services and its agent, J. D'Amelia and Associates. It is a rental housing subsidy program that helps very-low-income individuals and families afford decent, safe, sanitary housing in the private market or in housing communities that agree to offer a certain number of units under the Section 8 program. Participants can choose to live in any private rental housing that meets the requirements of the program, which may include apartments, townhouses and single-family homes. Funds for this program are limited and demand often exceeds available resources. Consequently, waiting lists are established on which eligible participants are placed to wait for an available unit or additional funds. Long waits are common. Persons are notified by Public Housing Authorities when units or funds become available.

There are two kinds of vouchers, project-based vouchers and tenant-based vouchers. Project-based vouchers are issued when Public Housing Authorities contract with owners of housing communities to offer Section 8 rental assistance in a specified number of units within their communities. Project-based housing vouchers are associated with housing units, persons who hold these vouchers and who wish to move are not allowed to take their housing vouchers with them. To continue to receive Section 8 assistance, these individuals either have to obtain a tenant-based voucher when one becomes available, or wait for another unit designated for Section 8 to become vacant and available.

Unlike persons with project-based vouchers, persons who are issued tenant-based housing vouchers are required to find housing with landlords that agree to rent under the Section 8 program. This housing may include a family's current residence. Public Housing Authorities pay housing vouchers directly to landlords on behalf of participating individuals; individuals pay the difference between the actual rent charged and the amount of the housing voucher. When individuals move, they can take the housing vouchers with them and continue to receive Section 8 assistance as long as the new landlord agrees to rent under the program

Individuals typically pay between 30 and 40 percent of their monthly income on rent and utilities. The amount of each persons voucher depends upon information gathered at the time of application, which includes the family's composition, income and assets.



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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must be a U.S. citizen or have eligible immigration status.
- Annual gross income cannot exceed 50 percent of the area's median income in which the family chooses to live. Refer to [Appendix I](#) for the HUD income guidelines.
- Must meet asset requirements.
- Housing must meet HUD standards.

### Service Areas:

Statewide

### Program Year:

January 1 – December 31

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## Contact Information:

For more information regarding the Housing Choice Voucher Program (Section 8):

Department of Housing and Urban Development (HUD)  
One Corporate Center  
20 Church Street, 19<sup>th</sup> Floor  
Hartford, CT 06103  
Telephone: 860-240-4800  
Website: [www.hud.gov](http://www.hud.gov)

To apply for a Housing Choice Voucher (Section 8) program contact the local DSS regional office listed in [Appendix H](#) or the local Housing Authority in [Appendix L](#).

The Department of Administrative Services (DAS) maintains a website where housing authorities advertise when they are accepting applications for their Section 8 program. Individuals can register to receive email notification when there is a new posting.

Website: [www.das.state.ct.us/Business\\_Svs/HCVp/HCVp\\_Home.asp](http://www.das.state.ct.us/Business_Svs/HCVp/HCVp_Home.asp)

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## Related Information:

[\*Rental Housing for Elderly Persons Program, refer to page XII – 33.\*](#)  
[\*Rural Rental Housing \(Section 515\), refer to page XII – 44.\*](#)

# Housing Counseling Agencies

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## Description:

Housing counseling agencies typically offer housing information and resources to individuals and agencies. They offer guidance on buying homes, renting units, preventing default and foreclosure and on reverse mortgages.

Housing counseling agencies that apply and meet specific criteria are approved by the Department of Housing and Urban Development (HUD). HUD reviews approved housing counseling agencies to determine that they continually meet standards. Among other criteria, these agencies must function as a private or public non-profit organization, they must have successfully administered a housing counseling program for at least one year and functioned in the geographical area that they propose to serve and they must have sufficient resources to implement counseling services. Different housing counseling agencies offer different counseling services. These services may include:

- Counseling and help with Home Equity Conversion Mortgages (HECM), which are federally insured reverse mortgages.
- Home Improvement and Rehabilitation Counseling, which involves accessing an individual's home for needed repairs and providing options to help finance the work needed.
- Loss Mitigation, which involves helping individuals who fall behind on mortgage payments, budget and work with lenders to create forbearance agreements or otherwise become current on loan payments.
- Mortgage Delinquency and Default Resolution Counseling, which is for persons who are behind on mortgage payments and at risk of foreclosure.
- Information and assistance with predatory lending.
- Renters Assistance, which helps individuals learn how to budget expenses to afford rental costs and reviews individual's credit to help resolve issues that may prevent them from attaining rental property in the future.
- Services for persons who are homeless.
- Fair Housing Assistance
- Mobility and Relocation Counseling
- Money and Debt Management
- Pre/Post Purchase Counseling

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- There are no income requirements for counseling services.

- Counseling is generally free, although some counseling agencies charge a nominal fee for materials such as credit reports and homebuyer education materials.

Service Areas:

Statewide

Program Year:

October 1 September 30

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## Contact Information:

To find the nearest housing counseling agency:

Department of Housing and Urban Development  
Housing Counseling Clearinghouse  
Telephone: 800-569-4287

To determine specific services offered by each agency access:  
[www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm).

To receive counseling services:

Acorn Housing  
2310 Main Street, 3<sup>rd</sup> Floor  
Bridgeport, CT 06606  
Telephone: 203-366-4180  
Fax: 203-366-0020  
Email: [dlatorre@acornhousing.org](mailto:dlatorre@acornhousing.org)  
Website: [www.acornhousing.org](http://www.acornhousing.org)

Bridgeport Neighborhood Trust  
177 State Street, 5<sup>th</sup> Floor  
Bridgeport, CT 06604  
Telephone: 203-332-7977  
Fax: 203-579-2338  
Email: [emilia@bntweb.org](mailto:emilia@bntweb.org)  
Website: [www.bntweb.org](http://www.bntweb.org)

CCCS of Southern New England, A  
Division of MMI  
39 Rose Street  
Danbury, CT 06810  
Telephone: 800-208-2227  
Toll-free: 800-308-2227

CCCS of Southern New England, A  
Division of MMI  
225 Pitkin Street, Suite 300  
East Hartford, CT 06108  
Telephone: 888-845-5669  
Fax: 860-291-8483  
Email:  
[george.hill@moneymanagement.org](mailto:george.hill@moneymanagement.org)

Christian Activities Council  
47 Vine Street  
Hartford, CT 06112  
Telephone: 860-527-9860  
Fax: 860-727-9558  
Email: [dsteinle@christianactivities.org](mailto:dsteinle@christianactivities.org)

Community Renewal Team, Inc.  
395 Wethersfield Avenue  
Hartford, CT 06114  
Telephone: 860-560-4663  
Fax: 860-251-7160  
Email: [gosselins@crtct.org](mailto:gosselins@crtct.org)  
Website: [www.crtct.org](http://www.crtct.org)

Co-Opportunity  
20-28 Sergeant Street  
Hartford, CT 06105  
Telephone: 860-236-3617  
Fax: 860-808-1757  
Email: [donnate@co-opportunity.org](mailto:donnate@co-opportunity.org)  
Website: [www.co-opportunity.org](http://www.co-opportunity.org)

Hartford Areas Rally Together  
423 Washington Street  
Hartford, CT 06106  
Telephone: 860-525-3449 Ext.102  
Fax: 860-525-7759  
Email:  
[marilyn.rossetti@hartofhartford.org](mailto:marilyn.rossetti@hartofhartford.org)  
Website:  
[www.hartfordareasrallytogether.org](http://www.hartfordareasrallytogether.org)

Housing Education Resource Center  
901 Wethersfield Avenue  
Hartford, CT 06114  
Telephone: 860-296-4242  
Fax: 860-269-1317  
Website: [www.herc-inc.org](http://www.herc-inc.org)

Mutual Housing Association of Greater  
Hartford, Inc.  
95 Niles Street  
Hartford, CT 06105  
Telephone: 860-296-1797  
Fax: 860-524-8963  
Email: [cmackinnon@mutualhousing.org](mailto:cmackinnon@mutualhousing.org)  
Website: [www.mutualhousing.org](http://www.mutualhousing.org)

Urban League of Greater Hartford, Inc.  
140 Woodland Street  
Hartford, CT 06105  
Telephone: 860-527-0147 Ext.120  
Fax: 860-249-1563  
Email: [lstevenson@ulgh.org](mailto:lstevenson@ulgh.org)  
Website: [www.ulgh.org](http://www.ulgh.org)

CCCS of Southern New England, A  
Division of MMI  
61 Cherry Street  
Milford, CT 06460  
Telephone: 800-845-5669  
Toll-free: 800-308-2227  
Email:  
[george.hill@moneymanagement.org](mailto:george.hill@moneymanagement.org)

Mutual Housing of South Central  
CT/Neighborworks New Horizons  
235 Grand Avenue  
New Haven, CT 06513  
Telephone: 203-562-4514  
Fax: 203-752-3210  
Website: [www.nwnh.net](http://www.nwnh.net)

Neighborhood Assistance Corporation  
of America NACA  
144 Orange Street  
New Haven, CT 06510  
Telephone: 203-562-6220  
Toll-free: 888-297-5568  
Email: [gturner@naca.com](mailto:gturner@naca.com)  
Website: [www.naca.com](http://www.naca.com)

Neighborhood Housing Services of  
New Haven  
333 Sherman Avenue  
New Haven, CT 06511  
Telephone: 203-562-0598 Ext.14  
Fax: 203-772-2876  
Email: [jpaley.nhs@snet.net](mailto:jpaley.nhs@snet.net)  
Website: [www.nhsfnhnewhaven.org](http://www.nhsfnhnewhaven.org)

Opportunities Industrialization Center of  
New London County, Inc.  
106 Truman Street  
New London, CT 06320  
Telephone: 860-447-1731  
Fax: 860-447-1826  
Website: [www.oicncl.org](http://www.oicncl.org)

CCCS of Southern New England, A  
Division of MMI  
627 Route 32  
North Franklin, CT 06254  
Telephone: 800-208-2227  
Toll-free: 800-308-2227  
Website: [www.creditcounseling.org](http://www.creditcounseling.org)

Catholic Charities, Norwich  
331 Main Street  
Norwich, CT 06360  
Telephone: 860-889-8346 Ext. 271  
Fax: 860-889-2658  
Email: [sylvialaudette@ccfsn.org](mailto:sylvialaudette@ccfsn.org)  
Website: [www.ccfsn.org](http://www.ccfsn.org)

Connecticut Housing Finance Authority  
999 West Street  
Rocky Hill, CT 06067  
Telephone: 860-571-4396  
Fax: 860-257-7955  
Email: [maryjane.kononchik@chfa.org](mailto:maryjane.kononchik@chfa.org)  
Website: [www.chfa.org](http://www.chfa.org)

CCCS of Southern New England, A  
Division of MMI  
123 Prospect Street  
Stamford, CT 06901  
Telephone: 800-208-2227  
Toll-free: 800-308-2227

Housing Development Fund, Inc.  
100 Prospect Street, Suite SP-101  
Stamford, CT 06901  
Telephone: 203-969-1830  
Fax: 203-323-8958  
Email: [jcarty@hdf-ct.org](mailto:jcarty@hdf-ct.org)  
Website: <http://www.hdf-ct.org>

Mutual Housing Association of  
Southwestern Connecticut  
63 Stillwater Avenue  
Stamford, CT 06902  
Telephone: 203-359-6949

Urban League of Southwestern  
Connecticut  
49 Atlantic Street  
Stamford, CT 06901  
Telephone: 203-327-5810 Ext. 12  
Fax: 203-406-0008  
Email: [Virginia@ulswc.org](mailto:Virginia@ulswc.org)

Neighborhood Housing Services of  
Waterbury, Inc.  
139 Prospect Street  
Waterbury, CT 06710  
Telephone: 203-753-1896  
Fax: 203-757-6496  
Email: [assistant@nhswaterbury.org](mailto:assistant@nhswaterbury.org)

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## Related Information:

[Eviction and Foreclosure Prevention Program, refer to page XII – 13.](#)  
[Reverse Mortgages, refer to page XII – 36.](#)

# Managed Residential Communities and Assisted Living Services Agencies

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## Description:

Assisted living communities in Connecticut are referred to as managed residential communities. These communities provide residents with supportive services through an Assisted Living Services Agency (ALSA), which is licensed by the Connecticut Department of Public Health. The managed residential community may be the licensee of this agency or it may provide assisted living services through a contract with a licensed assisted living provider.

The managed residential community is responsible for providing core services that include: meals, laundry, transportation, housekeeping, 24-hour security, maintenance and recreational activities. It must also employ a resident services coordinator and supply emergency call systems and on site washers and dryers.

The ALSA is responsible for providing assisted living services and ensuring that the managed residential community provides the required core services. The ALSA provides assistance with daily activities, including nursing services and medication supervision. Staff members are available 24 hours per day to meet resident's needs. Service plans are developed and tailored to the needs of each resident. It is important to note that the ALSA license pertains to the provision of services in a managed residential community; it does not pertain to the community itself.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Eligibility requirements may vary by community. Contact specific communities for information regarding their eligibility.

### Service Areas:

Avon	Danbury	Litchfield
Bethel	Darien	Madison
Bloomfield	East Haven	Manchester
Branford	East Norwalk	Meriden
Bristol	Essex	Middletown
Brookfield	Farmington	Milford
Canaan	Glastonbury	Mystic
Chester	Greenwich	New Britain
Cheshire	Groton	New Canaan
Clinton	Hamden	New Haven
Cromwell	Hartford	Newington

Newtown  
Niantic  
North Branford  
Norwalk  
Norwich  
Orange  
Plantsville  
Redding  
Ridgefield  
Rockville-Vernon

Rocky Hill  
Seymour  
Shelton  
Simsbury  
Southbury  
Southington  
South Windsor  
Stamford  
Stratford  
Storrs

Suffield  
Talcottville  
Torrington  
Trumbull  
Waterford  
West Hartford  
Wilton  
Wallingford  
Woodbridge

Program Year:  
July 1 – June 30

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### **Contact Information:**

To obtain a list of licensed Assisted Living Services Agencies, information about a particular Assisted Living Services Agency or to file a complaint call:

The Department of Public Health  
Victoria Carlson  
410 Capitol Avenue, MS #13HSR  
Telephone: 860-509-7400  
Fax: 860-590-7538  
Email: [victoria.carlson@po.state.ct.us](mailto:victoria.carlson@po.state.ct.us)  
Website: [www.ct.gov/dph](http://www.ct.gov/dph)

To obtain a list of managed residential communities call:

The Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5284

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### **Related Information:**

N/A

# Rental Assistance Program for Families

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## Description:

The Rental Assistance Program (RAP) for families is a state-funded program that helps very low-income families afford decent, safe and sanitary housing in the private market. Families can be of any size, including a single individual. Because the demand for housing assistance often exceeds the available resources, long wait periods for this program are common; waiting lists may even be closed if it is determined families on the list cannot receive assistance in the near future. The Department of Social Services works with its agent J. D'Amelia and Associates, certain public housing authorities and one community action agency to administer the program.

Selected Housing Authorities administer the RAP locally. They collect information from applicants on family composition, income and assets and verify the information to determine eligibility and the amount of housing assistance that is granted. Most families who are determined eligible are put on a wait list. When a family is chosen from the waiting list and deemed eligible, a RAP certificate is issued. The certificate holder is told the unit size for which his/her family is eligible certified.

Program participants are responsible for finding their own housing and are free to choose any private rental housing, including apartments, townhouses and single-family homes that meet the requirements of the program. Rental units must meet minimum standards of quality and safety defined by the State of Connecticut and unit owners must agree to rent as contracted under the program. Units may include families' current residences. J. D'Amelia and Associates pays the family's housing subsidy directly to the landlord. The family pays 40 percent (30 percent for older adults and persons with disabilities) of the actual rent charged by the landlord; the subsidy pays the remaining amount.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Family's income may not exceed 50 percent of the median income for the county or metropolitan area in which they choose to live. Refer to [Appendix I](#) for the HUD income guidelines.
- Must be a U.S. citizen or a non-citizen who has eligible immigration status.
- Family and landlord must enter into a lease agreement.
- Rental unit must meet minimum standards as determined by the State of Connecticut.

### Service Areas:

Statewide



Program Year:  
July 1 – June 30

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**Contact Information:**

Department of Social Services  
Housing Unit  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5878

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**Related Information:**

*N/A*

# Rental Housing for Elderly Persons Program

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## Description:

The Housing for Elderly Persons program provides assistance to non-profit housing developers and public housing authorities to develop housing for elderly persons. The Department of Economic and Community Development (DECD) issues grants and loans to develop such housing. The Connecticut Housing Finance Authority (CHFA) provides administrative oversight of the established programs. Rental Housing for the Elderly Programs provides eligible older adults and persons with disabilities with affordable housing. Residents pay the greater of the following two amounts for rent:

- A base rent, which is the minimum rent each community can charge residents and still meet its operating expenses, or
- A percentage of their adjusted gross income, minus a utility allowance.

The utility allowance is each housing community's estimate of residents' average monthly utility costs. These estimates only include those utilities that are paid directly by residents; consequently, if all utilities are included in the rent, no utility allowance is offered. Although the communities are age restricted, younger persons with disabilities may also reside in them. Ten percent of the units in these communities must be designed to be accessible to persons with physical disabilities, regardless of age.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must be at least 62 years of age or be certified as totally disabled by a federal board or agency. The Social Security Board can issue this certification under the federal Social Security Act; any other federal board or agency can also make the certification.
- Must have incomes no greater than 80 percent of their area's median income, which is adjusted for household size. Refer to the HUD income guidelines in [Appendix I](#).
- Applicants can be denied admission if they currently use illegal drugs, or currently abuse alcohol and have a recent history of disruptive or dangerous behavior and whose tenancy constitutes a direct threat to the health or safety of another individual or results in substantial damage to the property of others, or have been convicted of illegally selling or possessing a controlled substance as defined in Section 21a-240 of the general statutes within a prior 24-month period.
- There are no asset limitations for this program.
- Some communities participate in DECD's Rental Assistance program, which provides a rental subsidy to eligible residents.

Service Areas:

Ansonia	Hebron	Ridgefield
Ashford	Killingly	Rocky Hill
Berlin	Ledyard	Rockville
Bethel	Litchfield	Seymour
Branford	Manchester	Shelton
Bridgeport	Mansfield	Simsbury
Bristol	Marlborough	Somers
Brookfield	Meriden	Southington
Canton	Middlefield	South Windsor
Cheshire	Middletown	Sprague
Clinton	Milford	Stafford
Colchester	Monroe	Stamford
Coventry	Montville	Stonington
Danbury	Morris	Stratford
Darien	Naugatuck	Suffield
Deep River	New Britain	Thomaston
Derby	Newington	Thompson
East Hampton	New London	Torrington
East Hartford	North Branford	Trumbull
East Haven	North Canaan	Voluntown
Ellington	North Haven	Wallingford
Enfield	Norwalk	Waterbury
Fairfield	Norwich	Watertown
Farmington	Old Lyme	Westbrook
Glastonbury	Oxford	West Hartford
Greenwich	Plainfield	Westport
Griswold	Plainville	Wethersfield
Groton	Plymouth	Willimantic
Guilford	Portland	Winchester
Hamden	Preston	Windsor
Hartford	Putnam	Windsor Locks
		Woodstock

Program Year:

July 1 – June 30

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**Contact Information:**

For general questions and information on unit availability call:

The Housing Authority (refer to [Appendix K](#)) in the town in which the housing community is located or the housing community directly.

For information about the administration of the program, to file a complaint about a housing community or to obtain a list of Rental Housing for the Elderly communities call:

Connecticut Housing Finance Authority  
999 West Street  
Rocky Hill, CT 06067  
Telephone: 860-571-4376

For information on funds available for the construction of new communities contact:

Department of Economic and Community Development  
505 Hudson Street  
Hartford, CT 06106  
Telephone: 860-270-8171

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### **Related Information:**

[\*Rural Rental Housing \(Section 515\), refer to page XII – 44.\*](#)

[\*Supportive Housing for the Elderly Program \(Section 202\), refer to page XII -48.\*](#)

# Reverse Mortgages

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## Description:

Reverse Mortgages are a type of home loan, which allow older homeowners who are in need of extra income to convert some of the equity in their homes to cash. Homeowners retain the titles to their homes. The amount homeowners can borrow is based upon their age, the value of their homes and the interest rate on the loan. Interest rates may be fixed or adjustable depending upon the mortgage. Lenders may offer borrowers monthly loan payments, lump-sum payments, lines of credit or a combination of available payment options. Funds received from reverse mortgages are not taxable and are generally not considered a source of income for many benefit programs. Some lenders may limit how borrowers can use these funds while others may not impose such restrictions. Homeowners are responsible for paying property taxes on their homes, retaining homeowner's insurance and financing necessary repairs and maintenance while residing in their homes. In general, repayment of the loan is due when the homeowner permanently moves out of the home, sells the home or dies.

Borrowers incur origination fees and closing costs associated with the mortgage. Depending upon the plan, there may also be additional charges such as appraisal fees, insurance premiums and servicing charges.

There are different types of reverse mortgages offered from different sources. In Connecticut, these types may include: the Reverse Annuity Mortgage (RAM) program offered by the Connecticut Housing Finance Authority; the Home Equity Conversion Mortgage (HECM) offered by the federal government through Federal Housing Administration (FHA) approved lenders, and Proprietary Reverse Mortgages offered by banks, mortgage companies and other private lenders. Eligibility, costs, loan terms and conditions associated with each type may be different. It is important for homeowners to consider all the options carefully and to obtain advice from an attorney, financial advisor, housing counselor or other reliable professional before deciding whether a reverse mortgage is appropriate and which reverse mortgage is right for them.

### *Home Equity Conversion Mortgage (HECM):*

Home Equity Conversion Mortgages (HECM) are the only federally-insured reverse mortgages. The FHA, which is part of the Department of Housing and Urban Development (HUD), determines the amount HECM lenders can loan to individuals. This amount is based upon the age of the individuals, the value of their homes, and the current expected rate. Fees associated with these loans are limited by the FHA, which also insures these loans against late payments or loss to the borrower or their estate. These loans generally provide the largest loan advances for borrowers whose properties are under \$600,000 and offer a variety of ways on how the money can be paid to recipients. Monies can be taken in a lump sum, line of credit or received in monthly payments. There are generally no restrictions on how money from these loans can be used; however, a reverse mortgage cannot be used to purchase an annuity.

Unlike other reverse mortgages, HECMs do allow lifetime payments or higher payments for a selected period of time. HECM loans are paid upon sale of the property. The origination fees and closing costs associated with the mortgage are paid when the loan is paid off. Applicants are required to discuss the loan with a HUD-approved HECM counselor.

*Reverse Annuity Mortgage Program:*

The Connecticut Housing Finance Authority (CHFA), in cooperation with the Connecticut Department of Social Services, offers reverse mortgages to Connecticut homeowners age 70 or older. At least one borrower must have expenses associated with long-term care and need funds from a reverse mortgage to pay the costs. "Long Term Care" describes a wide range of supportive services provided to individuals who have lost some or all capacity to function on their own and are expected to require such services for an extended period of time. Homes must be free of mortgages or other types of liens at the time of the loan closing. The CHFA loan can provide up to \$5,000 to clear any such liens. Borrowers can receive monthly payments for five or 10 years. Borrowers may receive lump-sum payments at the outset of the loan for \$5,000, which can be used for any purpose; or for up to 25,000 if medical or supportive services are needed. CHFA lends up to 70 percent of the home's value; however, there is a maximum loan amount that can be granted by CHFA.

*Proprietary Reverse Mortgages*

Proprietary Reverse Mortgages are offered by various lenders, which set the interest rates and terms of their loans. These loans typically require counseling prior to closing and may have closing costs that are paid when the loan is satisfied. Currently these loans are all adjustable, but in the future this may change. Proprietary Reverse Mortgages are typically best suited for persons who have homes with a higher value; consumers should compare all the available options to decide on the loan that is the most appropriate for their situation. There are currently no proprietary reverse mortgages available.

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## **Eligibility Requirements, Service Areas and Program Year:**

**Eligibility Requirements:**

- Usually must be at least 62 years of age.
- Property must be the applicants primary address.
- Any liens, other than government or not-for-profit grants, must be satisfied at the time of closing.

**CHFA Reverse Annuity Mortgage Program:**

- Must be at least 70 years of age.
- Must have long-term care expenses and need the income from the Reverse Mortgage to pay the costs.
- Must be a homeowner and the home must be located in Connecticut.
- Annual household income must be no more than \$81,000.

HECM:

- Homeowner(s) must be at least 62 years of age.
- Homeowner must live in the home and it must be their principal residence.
- Homes must be either single-family residences or two to four unit dwellings, condominiums or part of planned unit developments. Some manufactured housing are eligible, but cooperatives and most mobile homes are not.
- Homes that are less than one year old must have a certificate of occupancy prior to closing and meet HUD's minimum property standards, but HECM can be used to pay for repairs in order to meet these standards.
- Must receive counseling from a HUD-approved counseling agency that offers counseling services specifically for HECMs.

Service Areas:

Statewide

Program Year:

Varies depending upon the lender

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**Contact Information:**

For the CHFA Reverse Annuity Mortgage:

Connecticut Housing Finance Authority  
RAM Program  
999 West Street  
Rocky Hill, CT 06067  
Telephone: 860-571-3502

To obtain an application:

Department of Social Services  
Aging Services Division  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5284  
Toll-free: 800-443-9946

For a listing of HUD-approved counseling agencies that offer counseling for HECM, see [Housing Counseling Agencies](#) on page XII – 26 in this manual.

Reverse Mortgage Lenders in Connecticut:

*(Note: This list may not be all-inclusive)*

1<sup>st</sup> Mariner Mortgage  
3301 Boston Street  
Baltimore, MD 21224  
Telephone: 410-342-2600  
Toll-free: 888-561-2265

1<sup>st</sup> Metropolitan Mortgage Corporation  
48 Meriden Road  
Waterbury, CT 06705  
Telephone: 203-591-9236  
Toll-free: 877-656-3624

Agency for Consumer Equity  
Mortgages, Inc.  
101 Executive Boulevard, Floor 1  
Elmsford, NY 10523  
Telephone: 800-881-2954

Amity Reverse Mortgage  
774 New Haven Road, Suite 2  
Naugatuck, CT 06770  
Telephone: 203-729-6681  
Toll-free: 888-942-6489

Amston/Generation Mortgage Co.  
5 Gristmill Road  
Moodus, CT 06469  
Telephone: 800-625-8633

BCI Financial Mortgage Corp.  
219 South Main Street  
Cheshire, CT 06410  
Telephone: 203-439-9400 Ext. 427  
Toll-free: 866-224-2677

Buckingham Financial, LLC  
39 Mill Plain Road  
Danbury, CT 06810  
Telephone: 302-744-5350  
Toll-Free: 800-745-5351

Cambridge Senior Capital  
Main Office:  
80 Cuttermill Road, Suite 408  
Great Neck, NY 11021  
Telephone: 516-829-5700

CT Office:  
350 Fairfield Avenue  
Bridgeport, CT 06604  
Telephone: 203-336-4200  
Toll-free: 888-656-6784

Campbell Mortgage  
535 Campbell Avenue  
West Haven, CT 06516  
Telephone: 860-827-1297  
Toll-free: 800-290-3521 Ext. 501

Continental Funding Corp.  
7 Cabot Place  
Stoughton, MA 02072  
Telephone: 800-974-4846 Ext. 229 or  
781-344-4846 Ext. 229/Ext. 223

East Shore Mortgage  
85 Wall Street  
Madison, CT 06443  
Telephone: 203-318-8600  
Toll-free: 866-374-6738

Freedom Choice Mortgage  
30 East Main Street  
Avon, CT 06001  
Telephone: 860-677-0127

Financial Freedom  
Senior Funding Corp.  
Subsidiary of IndyMac/  
Federal Bank, FSB  
1 Banting Road  
Irvine, CA 92618  
Telephone: 800-860-6983



Financial Heritage The Reverse  
Mortgage Company  
9275 Sky Park Court, Suite 125  
San Diego, CA 92123  
Telephone: 800-409-1216

Gateway Home Loans  
730 Hebron Avenue  
Glastonbury, CT 06033  
Telephone: 860-633-4688  
Toll-free: 800-743-9233

Great Harbor Financial Services  
25 Water Street  
P.O. Box 466  
Guilford, CT 06437  
Telephone: 203-453-0500  
Toll-free: 800-444-1212  
Fax: 203-458-6781

Homestar Mortgage  
220 Smith Street  
Providence, RI 02908  
Telephone: 401-454-3300  
Toll-free: 888-744-3300

Ladd Financial  
5 Sylvan Road South  
Westport, CT 06880  
Telephone: 203-454-5233  
Toll-free: 800-899-5233

MetLife Home Loan  
1455 Broad Street, 2<sup>nd</sup> Fl  
Bloomfield, NJ 07003  
Telephone: 800-269-6797

Mortgage Advocates  
314 East Main Street  
Norton, MA 02766  
Telephone: 888-543-5400

Mortgage Financial, Inc.  
152 Conin Street  
Beverly MA, CT 06905  
Telephone: 203-316-8500  
Toll-free: 866-739-9599

Norcom Mortgage  
139 Simsbury Road  
Avon, CT 06001  
Telephone: 860-676-8003  
Toll-free: 800-932-4120

Putnam Savings Bank  
50 Canel Street  
Putnam, CT 06260  
Telephone: 860-963-4953  
Toll-free: 800-377-4424

Ridgefield Bank  
150 Danbury Road  
P.O. Box 2050  
Ridgefield, CT 06877  
Telephone: 203-431-7540  
Toll-free: 800-776-6518 or  
877-431-7431

Senior Lending Network  
3 Huntington Quandrangle  
Suite 201  
North Melville, NY 11747  
Telephone: 800-724-1208

The Guilford Savings Bank  
1 Park Street  
P.O. Box 369  
Guilford, CT 06437  
Telephone: 203-453-2721  
Toll-free: 800-730-6603

Travis Mortgage  
628 Hebron Avenue  
Glastonbury, CT 06033  
Telephone: 860-659-5200  
Toll-free: 866-879-8728

Savings Institute Bank and Trust  
803 Main Street  
Willimantic, CT 06226  
Telephone: 860-208-7416

Wells Fargo Home Mortgage  
80 Town Line Road  
Rocky Hill, CT 06067  
Telephone: 860-258-1500  
Toll-free: 866-234-6298

Webster Bank  
609 West Johnson Avenue  
Cheshire, CT 06410  
Telephone: 203-271-7263  
Toll-free: 800-543-3375 Ext. 37263 or  
Ext. 37261

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**Related Information:**

[\*Housing Counseling Agencies, refer to page XII – 25.\*](#)

# Rural Rental Assistance Program (Section 521)

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## Description:

The United States Department of Agriculture (USDA) Rural Development administers the Rural Rental Assistance Program. It provides an additional source of support for residents whose incomes are too low to pay the base rent charged in Rural Development's housing communities. Rental assistance may be used in housing communities that are financed by USDA Rural Development's, Rural Rental Housing (Section 515) or Farm Labor Housing (Section 514). Residents, including elderly persons and persons with disabilities are eligible for rental assistance if they meet certain financial criteria and pay more than 30 percent of their adjusted monthly income towards the basic monthly rent. Each housing community determines whether it will provide rental assistance and the number of units that can receive it. Funds for this program may be limited and may not be available to all residents in need. Priority for rental assistance is given to very low-income households.

---

## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must be a resident of rental housing that is financed by USDA Rural Development.
- Individuals' incomes must be no greater than 80 percent of their area's median income as defined by Rural Development (refer to [Appendix J](#)).

### Service Areas:

The following towns have USDA Rural Rental Housing available for elderly persons and offer Rental Assistance (Section 521):

Andover	Durham	North Grosvenordale
Avon	East Granby	Plainfield
Bantam	East Lyme	Putnam
Brooklyn	Granby	South Woodbury
Canterbury	Griswold	Southbury
Canton	Harwinton	Suffield
Chester	Kent	Terryville
Clinton	Madison	Thomaston
Colchester	Moodus	Waterford
Columbia	Moosup	Warehouse Point
Cromwell	Newtown	Westbrook
Dayville	Noank	Willimantic

Program Year:  
March 1 – April 30

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## Contact Information:

For a list of towns in each Connecticut county that are eligible for USDA Rural Development programs refer to [Appendix L](#).

For answers to questions and to obtain a listing of Rural Development rental housing communities:

Norwich Field Office  
238 West Town Street  
Norwich, CT 06360  
Johan M. Strandson, Area Director  
Telephone: 860-859-5218 Ext. 206  
Fax: 860-859-5223  
Email: [johan.strandson@ct.usda.gov](mailto:johan.strandson@ct.usda.gov)  
Website: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)  
Office Hours:  
Monday – Friday  
8:00 a.m. – 4:30 p.m.  
Counties Served:  
(Only eligible towns within each county)  
New London County  
Windham County

Windsor Field Office  
100 Northfield Drive 4<sup>th</sup> floor  
Windsor, CT 06095  
Mary E. Grasso, Area Director  
Telephone: 860-688-7725 Ext. 4  
Fax: 860-688-7979  
Email: [mary.grasso@ct.usda.gov](mailto:mary.grasso@ct.usda.gov)  
Website: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)  
Office Hours:  
Monday – Friday  
8:00 a.m. – 4:30 p.m.  
Counties Served:  
(Only eligible towns within each county)  
Fairfield County  
Hartford County  
Litchfield County  
Middlesex County  
New Haven County  
Tolland County

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## Related Information:

[\*Rural Rental Housing Program \(Section 515\), refer to page XII – 44.\*](#)

# Rural Rental Housing (Section 515)

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## Description:

The United States Department of Agriculture (USDA) Rural Development provides assistance to non-profit housing developers and public housing authorities to develop housing in rural areas for individuals with very-low, low and moderate incomes, which includes persons with disabilities and persons age 62 and older. Loans are provided to these developers to assist in building, purchasing (in designated areas), rehabilitating or improving apartment-style housing for health, safety or accessibility purposes for rural residents.

Residents of these housing communities must meet income requirements, which vary depending upon family size and the applicant's place of residence. Persons who live in substandard housing are given priority to reside in Section 515 rental housing. Residents pay a basic rent, which is determined for each community and is set so that charges are affordable for persons with low-incomes. Eligible residents who pay more than 30 percent of their income towards rent may reduce their rental costs through the Rural Rental Assistance Program, which is also administered by Rural Development. Residents must apply for this assistance through their community's housing manager.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- Must have incomes that are below 50 percent of the area median income (very-low income), between 50 and 80 percent of the area median income (low-income), or no more than \$5,500 more than the low-income limit (moderate income). Certain communities may be specifically for persons with very-low, low or moderate incomes. Refer to [Appendix J](#) for income guidelines.

### Service Areas:

The following towns have Rural Rental Housing (Section 515) for elderly persons:

Andover	Columbia	Madison
Avon	Cromwell	Moodus
Bantam	Durham	Moosup
Bethlehem	East Granby	Newtown
Brooklyn	Granby	Noank
Canterbury	Griswold	Old Lyme
Canton	Harwinton	Plainfield
Chester	Kent	Putnam
Clinton	Killingly	Rogers
Colchester	Lebanon	Salisbury

Southbury  
Suffield  
Terryville  
Thomaston

Thompson  
Waterford  
Warehouse Point  
Westbrook

Willimantic  
Woodbury

Program Year:  
March 1 – April 30

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## Contact Information:

For a list of towns in each Connecticut county that are eligible for USDA Rural Development programs refer to [Appendix L](#).

For answers to questions and to obtain a listing of Rural Development rental housing communities:

Norwich Field Office  
238 West Town Street  
Norwich, CT 06360  
Johan M. Strandson, Area Director  
Telephone: 860-859-5218 Ext. 206  
Fax: 860-859-5223  
Email: [johan.strandson@ct.usda.gov](mailto:johan.strandson@ct.usda.gov)  
Website: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)  
Office Hours:  
Monday – Friday  
8:00 a.m. – 4:30 p.m.

Counties Served:  
(Only eligible towns within each county)  
New London County  
Windham County

Windsor Field Office  
100 Northfield Drive 4<sup>th</sup> floor  
Windsor, CT 06095  
Mary E. Grasso, Area Director  
Telephone: 860-688-7725 Ext. 4  
Fax: 860-688-7979  
Email: [mary.grasso@ct.usda.gov](mailto:mary.grasso@ct.usda.gov)  
Website: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)  
Office Hours:  
Monday – Friday  
8:00 a.m. – 4:30 p.m.

Counties Served:  
(Only eligible towns within each county)  
Fairfield County  
Hartford County  
Litchfield County  
Middlesex County  
New Haven County  
Tolland County

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## Related Information:

[\*Rental Housing for Elderly Persons Program, refer to page XII – 33.\*](#)

# Security Deposit Guarantee Program

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## Description:

The Security Deposit Guarantee Program will be closed for intake effective April 23, 2010. Due to the uncertainty of the state budget situation, the Department of Social Services is unsure as to when the program will re-open. The Security Deposit Guarantee Program helps eligible households who reside in emergency housing or shelters transition to permanent housing by guaranteeing landlords payment of up to two months rent instead of a direct security deposit payment. An agreement is established between the Department of Social Services and the applicant's landlord that guarantees that the Department will pay an agreed-upon security deposit, either in part or in full, if the tenant moves out of the apartment and there is damage caused by the tenant which requires repair, or if the tenant owes back rent. Persons who cannot remain in permanent housing because of any of the following situations may also apply for assistance:

- have received a notice to quit or a judgment has been entered in a summary process action against them, which is not based on criminal activity;
- left housing to escape domestic violence;
- have been displaced by a catastrophic event or other circumstance, which has rendered their previous housing uninhabitable and has submitted an application for the program within 60 days of that event;
- share an apartment with a leaseholder who is being evicted or who is engaged in criminal activity;
- have been illegally locked out and filed a complaint with the police;
- live with a tenant who received a notice to quit due to termination of a rental agreement for lapse of time or have been served a notice to quit in a summary process action; or
- have relocated because a child in the family has been found to have an abnormally high level of lead in his/her blood.

Emergency housing refers to any temporary residential facility, including a hotel, motel, hospital, residential treatment facility, prison, alternative incarceration center, convalescent care center, state institution or shelter for victims of domestic violence. Emergency housing may also include a private residence of a friend or relative that temporarily shelters households displaced within the past 60 days due to an eviction, catastrophic event or domestic violence.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

Applicants must meet one of the following criteria to be eligible:

- Must be a current recipient of some form of welfare including, Temporary Family Assistance (TFA), Aid to Families with Dependent Children (AFDC), State Administered General Assistance (SAGA), General Assistance (GA), Refugee Assistance, Aid to the Aged, Blind and Disabled (AABD), Food Stamps, Safety Net or Medicaid, or
- Household annual adjusted gross income cannot exceed 150 percent of the Federal Poverty Guidelines (refer to [Appendix F](#)).

Service Areas:

Statewide

Program Year:

July 1 – June 30

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### **Contact Information:**

To obtain and submit applications contact:

Local DSS Regional Offices, refer to [Appendix H](#) of this manual.

For more information:

Department of Social Services  
25 Sigourney Street  
Hartford, CT 06106  
Telephone: 860-424-5894

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### **Related Information:**

N/A



# Supportive Housing for the Elderly Program (Section 202)

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## Description:

The Section 202 Supportive Housing for the Elderly Program is administered by the U.S. Department of Housing and Urban Development (HUD). The program provides capital advances to private, non-profit organizations to finance the construction, rehabilitation or acquisition, with or without rehabilitation, of structures that can serve as supportive housing for very low-income elderly individuals. It also offers rental assistance to subsidize the operating expenses of developments.

The Section 202 Supportive Housing for the Elderly Program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. Housing is available to very low-income households that are comprised of at least one person who is at least 62 years of age at the time of occupancy. Elderly residents pay 30 percent of their adjusted incomes toward rent.

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## Eligibility Requirements, Service Areas and Program Year:

### Eligibility Requirements:

- At least one member in the household must be at least 62 years of age.
- Persons under 62 with disabilities may be eligible in Section 202 property built before 1991.
- Must have income below 50 percent of the area's median income, refer to Appendix J for HUD's income guidelines.

### Service Areas:

Bloomfield	Groton	North Haven
Branford	Haddam	Norwalk
Bridgeport	Hamden	Norwich
Bristol	Hartford	Old Saybrook
Burlington	Manchester	Pawcatuck
Canaan	Middlebury	Plainfield
Coventry	Middletown	Roxbury
Danbury	Milford	Shelton
Derby	New Britain	Southbury
East Hartford	New Canaan	Southington
Fairfield	New Haven	Stamford
Granby	New Milford	Tolland
Greenwich	Niantic	Unionville

Vernon  
Waterbury  
Waterford  
West Hartford

West Granby  
Wethersfield  
Willimantic  
Willington

Winsted  
Wolcott  
Woodbury

Program Year:  
October 1 – September 30

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### **Contact Information:**

Suzanne Piacentini, Multifamily Program Center Director  
U.S. Department of Housing and Urban Development  
Hartford Field Office  
One Corporate Center  
20 Church Street, 19th Floor  
Hartford, CT 06103  
Telephone: 860-240-4800 Ext. 3002  
TTY: 860-240-4665  
Fax: 860-240-4850

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### **Related Information:**

[\*Congregate Housing for the Elderly Program, refer to page XII – 5.\*](#)  
[\*Congregate Housing Services Program, refer to page XII – 7.\*](#)